

**UNITED STATES DEPARTMENT OF COMMERCE****United States Patent and Trademark Office**Address: COMMISSIONER OF PATENTS AND TRADEMARKS
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/501,874 02/10/00 RANZINI

S 3892-4000

EXAMINER

TM02/0919

MORGAN & FINNEGAN L L P
345 Park Avenue
New York NY 10154

EL TSCHAEFF	
ART UNIT	PAPER NUMBER

2161

DATE MAILED:

09/19/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary	Application No. 09/501,874	Applicant(s) Ranzini Stephen Lange et al.
	Examiner Pierre E. Elisca	Group Art Unit 2161

Responsive to communication(s) filed on Jul 3, 2001

This action is **FINAL**.

Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire THREE month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

Claim(s) 1-187 is/are pending in the application.

Of the above, claim(s) none is/are withdrawn from consideration.

Claim(s) _____ is/are allowed.

Claim(s) 1-187 is/are rejected.

Claim(s) _____ is/are objected to.

Claims _____ are subject to restriction or election requirement.

Application Papers

See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

The drawing(s) filed on _____ is/are objected to by the Examiner.

The proposed drawing correction, filed on _____ is approved disapproved.

The specification is objected to by the Examiner.

The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

All Some* None of the CERTIFIED copies of the priority documents have been

received.

received in Application No. (Series Code/Serial Number) _____.

received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____.

Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

Notice of References Cited, PTO-892

Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

Interview Summary, PTO-413

Notice of Draftsperson's Patent Drawing Review, PTO-948

Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

Art Unit: 2161

Examiner Pierre Eddy Elisca

United States Department of Commerce

Patent and Trademark Office

Washington, D. C. 20231



DETAILED ACTION

RESPONSE TO AMENDMENT

1. This Office action is in response to Applicant's amendment filed on 7/3/2001.

2. Claims 1-187 are remained.

3. The rejection to claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128-130, 140-149, 155-159, 162-164, 172-174, 177-179 and 180-182 under 35 U.S.C. 102 (b) as being anticipated by Bocinsky and claims 16-18, 28-54, 82-99, 123, 124, 127, 131-139, 150-154, 160, 161, 165-169 and 176 under 35 U.S.C. 103 (a) as being unpatentable over Bocinsky is maintained.

REMARKS

Art Unit: 2161

4. In response to claim 1-187, Applicant argues that Bocinsky does not teach or suggest: "electronic funds transfer" involves any computer file containing a digital representation of money. However, Examiner disagrees as this limitation is disclosed by Bocinsky in col 11, lines 3-34, col 12, lines 4-34, fig 2, elements 30 and 36, specifically wherein it is stated that a secure electronic funds or other financial transaction that provides substantially equivalent security to obtained by the use of secure point of sale terminals such as automatic teller machines (automatic teller or file containing digital representation of money in the abstract, lines 1-7, and also col 4, lines 36-59 discloses the steps of requiring a recipient of the file containing a digital representation of money enter password, social security number, the social security number taught by Bocinsky performs the same function as Applicant's claimed invention, and the PIN number is considered as a password). As the Examiner stated in the Office action mailed on 3/27/2001, page 6, Bocinsky discloses electronic funds transfer, and therefore it would have been obvious to one of ordinary skill in the art to realize that electronic mail is an object in the internet.

RESPONSE TO ARGUMENTS

5. Applicant arguments filed on 7/3/2001 have been fully considered but they are not persuasive.

CONCLUSION

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

Art Unit: 2161

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

7. The prior art made of record and relied upon is considered to applicant's disclosure.

8. Any inquiry concerning this communication from the examiner should be directed to Pierre Eddy Elisca at (703) 305-3987. The examiner can normally be reached on Tuesday to Friday from 6:30AM to 5:00PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9769.

Any response to this action should be mailed to:

Commissioner of Patents of Trademarks

Washington, D.C. 20231

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

OR

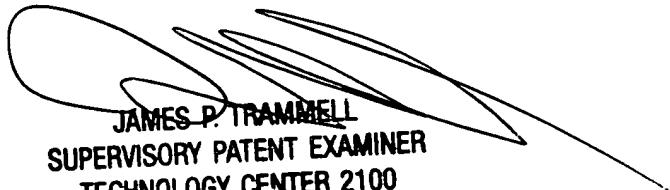
Application/Control Number: 09/501,874

Page 5

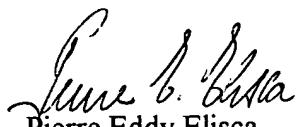
Art Unit: 2161

(703) 305-9724, (for informal or draft communications, please label "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington, VA., Sixth floor (receptionist).



JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100



Pierre Eddy Elisca

Patent Examiner

September 13, 2001